

CLAIMS:

What is claimed is:

1. A method in a data processing system for visually
5 mapping segments of one axis of a two-dimensional
coordinate with different processing assumptions, said
method comprising the steps of:

displaying said two-dimensional coordinate system
having a first variable depicted along a first axis and a
10 second variable depicted along a second axis;

dividing said first axis into a plurality of
segments;

specifying a different plurality of assumptions for
each one of said plurality of segments;

15 calculating a value of each one of said plurality of
segments utilizing said different plurality of
assumptions specified for said each one of said plurality
of segments;

20 generating a graph utilizing said two-dimensional
coordinate system that depicts a value of each one of
said plurality of segments; and

graphically depicting said graph utilizing a
graphical user interface.

25 2. The method according to claim 1, further comprising
the steps of:

graphically receiving a change to an assumption that
is specified for one of said plurality of segments;

30 recalculating a value of said one of said plurality
of segments utilizing said change to said assumption; and

generating a graph utilizing said two-dimensional coordinate system that depicts a value of each one of said plurality of segments including said value of said one of said plurality of segments; and

5 graphically depicting said graph utilizing said graphical user interface.

3. A method in a data processing system for providing a financial planning tool, said method comprising the steps
10 of:

displaying a two-dimensional coordinate system having time depicted along a first axis and value depicted along a second axis;

15 dividing said first axis into a plurality of time periods;

specifying a different investment plan for each one of said plurality of time periods, said step of specifying further including the steps of:

for each one of said plurality of time periods:

20 specifying assumptions that affect a change in total investment value for each one of said plurality of time periods; and

specifying a percentage allocation of all investments to be held during each one of said
25 plurality of time periods among each type of a plurality of types of investments;

generating an investment graph utilizing said two-dimensional coordinate system that depicts a total value of all investments held and a change over time of said

total value during each one of said plurality of time periods; and

graphically depicting said investment graph utilizing a graphical user interface, said graphical depiction being utilized as a financial planning tool.

4. The method according to claim 3, further comprising the step of:

projecting a value of all investments for each one 10 of said plurality of time periods using said investment plan for each one of said plurality of time periods.

5. The method according to claim 3, wherein said step of specifying assumptions further comprises specifying 15 assumptions regarding projected growth during each one of said plurality of time periods of each type of said plurality of investments.

6. The method according to claim 3, wherein said step 20 of specifying assumptions further comprises obtaining current market performance for a set of specified investments during each one of said plurality of time periods.

25 7. The method according to claim 3, wherein said step of specifying assumptions further comprises specifying assumptions regarding projected contributions to be made during each one of said plurality of time periods to each type of said plurality of investments.

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8. The method according to claim 3, wherein said step of specifying assumptions further comprises specifying assumptions regarding projected expenditures during each one of said plurality of time periods.

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9. The method according to claim 3, further comprising the step of:

projecting a value of all investments included in each one of said plurality of time periods using said
10 investment plan specified for each one of said plurality of time periods.

10. The method according to claim 3, further comprising the steps of:

15 specifying said plurality of types of investments including:

specifying stocks as a type of investment;
specifying bonds as a type of investment; and
specifying cash as a type of investment.

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11. The method according to claim 3, further comprising the steps of:

receiving an indication to adjust said assumptions;
calculating new assumptions;

25 determining an adjustment to said investment plan for each one of said plurality of time periods utilizing said new assumptions;

projecting a new value of all investments included in each one of said plurality of time periods using said

adjusted investment plan specified for each one of said plurality of time periods; and

generating an adjusted investment graph utilizing said new value of all investments included in each one of 5 said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods.

12. The method according to claim 3, further comprising 10 the steps of:

receiving an indication to adjust said plurality of time periods;

determining an adjustment to said investment plan for each one of said adjusted plurality of time periods;

15 projecting a new value of all investments included in each one of said adjusted plurality of time periods using said adjusted investment plan specified for each one of said adjusted plurality of time periods; and

generating an adjusted investment graph utilizing 20 said new value of all investments included in each one of said plurality of adjusted time periods using said adjusted investment plan specified for each one of said adjusted plurality of time periods.

25 13. The method according to claim 3, further comprising the steps of:

receiving an indication to adjust said percentage allocation;

determining an adjustment to said investment plan for each one of said plurality of time periods utilizing said adjusted percentage allocation;

projecting a new value of all investments included
5 in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods; and

generating an adjusted investment graph utilizing
said new value of all investments included in each one of
10 said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods.

14. The method according to claim 3, further comprising
15 the steps of:

receiving an indication to add a time period;

determining an adjustment to said plurality of time periods and adding said time period to said adjusted plurality of time periods;

20 projecting a new value of all investments included in each one of said adjusted plurality of time periods;
and

generating an adjusted investment graph utilizing said adjusted plurality of time periods.

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15. The method according to claim 3, further comprising the steps of:

receiving an indication to add an investment plan for one of said plurality of time periods;

30 specifying a new investment plan including:

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specifying assumptions that affect a change in total investment value for said one of said plurality of time periods; and

5 specifying a percentage allocation of all investments to be held during said one of said plurality of time periods among each type of said plurality of investments;

projecting a value of all investments included in said one of said plurality of time periods using said new
10 investment plan;

generating an adjusted investment graph utilizing said new value of all investments included in said one of said plurality of time periods using said new investment plan.

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16. The method according to claim 3, further comprising the steps of:

receiving an indication to display a second investment graph;

20 retrieving a second plurality of time periods for said second investment graph;

retrieving a different investment plan for each one of said second plurality of time periods;

25 projecting a value of all investments for each one of said second plurality of time periods using said investment plan for each one of said second plurality of time periods; and

30 generating a second investment graph utilizing said value of all investments included in each one of said second plurality of time periods using said investment

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plan specified for each one of said second plurality of time periods.

17. A computer program product in a data processing
5 system for providing a financial planning tool, said
product comprising:

instruction means for displaying a two-dimensional coordinate system having time depicted along a first axis and value depicted along a second axis;

10 instruction means for dividing said first axis into a plurality of time periods;

instruction means for specifying a different investment plan for each one of said plurality of time periods, said step of specifying further including the
15 steps of:

for each one of said plurality of time periods:

instruction means for specifying assumptions that affect a change in total investment value for each one of said plurality of time periods; and

20 instruction means for specifying a percentage allocation of all investments to be held during each one of said plurality of time periods among each type of a plurality of types of investments;

instruction means for generating an investment graph
25 utilizing said two-dimensional coordinate system that depicts a total value of all investments held and a change over time of said total value during each one of said plurality of time periods; and

30 instruction means for graphically depicting said investment graph utilizing a graphical user interface,

said graphical depiction being utilized as a financial planning tool.

18. The product according to claim 17, further
5 comprising:

instruction means for projecting a value of all investments for each one of said plurality of time periods using said investment plan for each one of said plurality of time periods.

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19. The product according to claim 17, wherein said instruction means for specifying assumptions further comprises instruction means for specifying assumptions regarding projected growth during each one of said 15 plurality of time periods of each type of said plurality of investments.

20. The product according to claim 17, wherein said instruction means for specifying assumptions further 20 comprises instruction means for obtaining current market performance for a set of specified investments during each one of said plurality of time periods.

21. The product according to claim 17, wherein said instruction means for specifying assumptions further 25 comprises instruction means for specifying assumptions regarding projected contributions to be made during each one of said plurality of time periods to each type of said plurality of investments.

22. The product according to claim 17, wherein said instruction means for specifying assumptions further comprises instruction means for specifying assumptions regarding projected expenditures during each one of said 5 plurality of time periods.

23. The product according to claim 17, further comprising:

instruction means for projecting a value of all 10 investments included in each one of said plurality of time periods using said investment plan specified for each one of said plurality of time periods.

24. The product according to claim 17, further 15 comprising:

instruction means for specifying said plurality of types of investments including:

instruction means for specifying stocks as a type of investment;

20 instruction means for specifying bonds as a type of investment; and

instruction means for specifying cash as a type of investment.

25 25. The product according to claim 17, further comprising:

instruction means for receiving an indication to adjust said assumptions;

instruction means for calculating new assumptions;

instruction means for determining an adjustment to said investment plan for each one of said plurality of time periods utilizing said new assumptions;

instruction means for projecting a new value of all
5 investments included in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods; and

instruction means for generating an adjusted
10 investment graph utilizing said new value of all investments included in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods.

15 26. The product according to claim 17, further comprising:

instruction means for receiving an indication to adjust said plurality of time periods;

instruction means for determining an adjustment to
20 said investment plan for each one of said adjusted plurality of time periods;

instruction means for projecting a new value of all investments included in each one of said adjusted plurality of time periods using said adjusted investment
25 plan specified for each one of said adjusted plurality of time periods; and

instruction means for generating an adjusted investment graph utilizing said new value of all investments included in each one of said plurality of
30 adjusted time periods using said adjusted investment plan

specified for each one of said adjusted plurality of time periods.

27. The product according to claim 17, further
5 comprising:

instruction means for receiving an indication to adjust said percentage allocation;

instruction means for determining an adjustment to said investment plan for each one of said plurality of
10 time periods utilizing said adjusted percentage allocation;

instruction means for projecting a new value of all investments included in each one of said plurality of time periods using said adjusted investment plan
15 specified for each one of said plurality of time periods; and

instruction means for generating an adjusted investment graph utilizing said new value of all investments included in each one of said plurality of
20 time periods using said adjusted investment plan specified for each one of said plurality of time periods.

28. The product according to claim 17, further comprising:

25 instruction means for receiving an indication to add a time period;

instruction means for determining an adjustment to said plurality of time periods and adding said time period to said adjusted plurality of time periods;

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instruction means for projecting a new value of all investments included in each one of said adjusted plurality of time periods; and

instruction means for generating an adjusted
5 investment graph utilizing said adjusted plurality of time periods.

29. The product according to claim 17, further comprising:

10 instruction means for receiving an indication to add an investment plan for one of said plurality of time periods;

specifying a new investment plan including:

15 instruction means for specifying assumptions that affect a change in total investment value for said one of said plurality of time periods; and

instruction means for specifying a percentage allocation of all investments to be held during said one of said plurality of time periods among each

20 type of said plurality of investments;

instruction means for projecting a value of all investments included in said one of said plurality of time periods using said new investment plan;

instruction means for generating an adjusted
25 investment graph utilizing said new value of all investments included in said one of said plurality of time periods using said new investment plan.

30. The product according to claim 17, further comprising:

instruction means for receiving an indication to display a second investment graph;

instruction means for retrieving a second plurality of time periods for said second investment graph;

5 instruction means for retrieving a different investment plan for each one of said second plurality of time periods;

10 instruction means for projecting a value of all investments for each one of said second plurality of time periods using said investment plan for each one of said second plurality of time periods; and

15 instruction means for generating a second investment graph utilizing said value of all investments included in each one of said second plurality of time periods using said investment plan specified for each one of said second plurality of time periods.

31. A data processing system for providing a financial planning tool, said system comprising:

20 a two-dimensional coordinate system having time depicted along a first axis and value depicted along a second axis;

said first axis being divided into a plurality of time periods;

25 a different investment plan being specified for each one of said plurality of time periods, said step of specifying further including the steps of:

for each one of said plurality of time periods:

assumptions that affect a change in total investment value specified for each one of said plurality of time periods; and

5 a percentage allocation of all investments to be held during each one of said plurality of time periods specified among each type of a plurality of types of investments;

10 an investment graph being generated utilizing said two-dimensional coordinate system that depicts a total value of all investments held and a change over time of said total value during each one of said plurality of time periods; and

15 a graphical user interface for graphically depicting said investment graph, said graphical depiction being utilized as a financial planning tool.

32. The system according to claim 31, further comprising:

20 a value of all investments being projected for each one of said plurality of time periods using said investment plan for each one of said plurality of time periods.

25 33. The system according to claim 31, wherein said assumptions further comprise assumptions specified regarding projected growth during each one of said plurality of time periods of each type of said plurality of investments.

34. The system according to claim 31, wherein said assumptions further comprise current market performance obtained for a set of specified investments during each one of said plurality of time periods.

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35. The system according to claim 31, wherein said assumptions further comprise assumptions specified regarding projected contributions to be made during each one of said plurality of time periods to each type of
10 said plurality of investments.

36. The system according to claim 31, wherein said assumptions further comprise assumptions specified regarding projected expenditures during each one of said
15 plurality of time periods.

37. The system according to claim 31, further comprising:

a value being projected of all investments included
20 in each one of said plurality of time periods using said investment plan specified for each one of said plurality of time periods.

38. The system according to claim 31, further comprising:

said plurality of types of investments including:
stocks as a type of investment;
bonds as a type of investment; and
cash as a type of investment.

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39. The system according to claim 31, further comprising:

an indication being received to adjust said assumptions;

5 new assumptions being calculated;

an adjustment to said investment plan being determined for each one of said plurality of time periods utilizing said new assumptions;

a new value being projected of all investments

10 included in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods; and

15 an adjusted investment graph being generated utilizing said new value of all investments included in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods.

40. The system according to claim 31, further comprising:

an indication to adjust said plurality of time periods being received;

an adjustment to said investment plan determined for each one of said adjusted plurality of time periods;

25 a new value of all investments included in each one of said adjusted plurality of time periods projected using said adjusted investment plan specified for each one of said adjusted plurality of time periods; and

adjusted investment graph generated utilizing said 30 new value of all investments included in each one of said

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plurality of adjusted time periods using said adjusted investment plan specified for each one of said adjusted plurality of time periods.

5 41. The system according to claim 31, further comprising:

an indication to adjust said percentage allocation being received;

10 an adjustment to said investment plan determined for each one of said plurality of time periods utilizing said adjusted percentage allocation;

15 a new value of all investments included in each one of said plurality of time periods projected using said adjusted investment plan specified for each one of said plurality of time periods; and

20 an adjusted investment graph generated utilizing said new value of all investments included in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods.

42. The system according to claim 31, further comprising:

25 an indication to add a time period being received; an adjustment to said plurality of time periods determined and said time period added to said adjusted plurality of time periods;

a new value of all investments included in each one of said adjusted plurality of time periods projected; and

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an adjusted investment graph generated utilizing said adjusted plurality of time periods.

43. The system according to claim 31, further
5 comprising:

an indication to add an investment plan received for one of said plurality of time periods;
a new investment plan including:

assumptions that affect a change in total
10 investment value for said one of said plurality of time periods; and

a percentage allocation of all investments to be held during said one of said plurality of time periods among each type of said plurality of
15 investments;

a value of all investments included in said one of said plurality of time periods projected using said new investment plan;

an adjusted investment graph generated utilizing
20 said new value of all investments included in said one of said plurality of time periods using said new investment plan.

44. The system according to claim 31, further
25 comprising:

an indication to display a second investment graph being received;

a second plurality of time periods retrieved for said second investment graph;

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a different investment plan retrieved for each one of said second plurality of time periods;

5 a value of all investments projected for each one of said second plurality of time periods using said investment plan for each one of said second plurality of time periods; and

10 a second investment graph generated utilizing said value of all investments included in each one of said second plurality of time periods using said investment plan specified for each one of said second plurality of time periods.